

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 13-15474-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edwin Fontanez
686 Harding Hwy
Vineland, NJ 08360-9150

Juanita Reyes-Fontanez
aka Wanda Reyes-Fontanez
686 Harding Hwy
Vineland, NJ 08360-9150

Social Security No.:
xxx-xx-1232

xxx-xx-2591

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 7, 2018

JAN: lgr

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Edwin Fontanez
Juanita Reyes-Fontanez
DebtorsCase No. 13-15474-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: cscnodsPage 1 of 2
Total Noticed: 63

Date Rcvd: Sep 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2018.

db/jdb Edwin Fontanez, Juanita Reyes-Fontanez, 686 Harding Hwy, Vineland, NJ 08360-9150
 cr +Nationstar Mortgage LLC as servicing agent for U.S. Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 513765119 AES, PO Box 2461, Harrisburg, PA 17105-2461
 513765120 AES/Barclay Bank, 1200 N 7th St, Harrisburg, PA 17102-1419
 513765123 APS Medical Billing Specialists, 2527 Cranberry Hwy, Wareham, MA 02571-1046
 513821824 +Aargon Agency As Agent For Dj Orthopedics Llc, Dj Orthopedics Llc, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
 513765118 +Aargon Agency, Inc., 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132
 513765121 +Akon Billing Center, 2620 Ridgewood Rd Ste 300, Akron, OH 44313-3507
 513765122 Apex Asset Management, LLC, 1891 Santa Barbara Dr Ste 204, Lancaster, PA 17601-4106
 513765124 Associated Cardiovascular Consultants, 63 Kresson Rd Ste 101, Cherry Hill, NJ 08034-3200
 513765125 +Associated Cardiovascular Consultants, 730 N Broad Street, Woodbury, NJ 08096-1796
 513765126 Bank Of America Home Loans Servicing, LP, ATTN: Customer Service, PO Box 5170, Simi Valley, CA 93062-5170
 513832640 +Barclays Bank, AES/PHEAA, PO Box 8183, Harrisburg, PA 17105-8183
 514069199 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907
 514069076 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
 513765129 Cardmember Service, PO Box 15298, Wilmington, DE 19850-5298
 513765130 Cardmember Services, PO Box 5894, Carol Stream, IL 60197-5894
 513765131 Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
 513765132 City Of Vineland EMS, PO Box 1508, Vineland, NJ 08362-1508
 513765133 Cooper Gastroenterology, 3 Cooper Plz Rm 215, Camden, NJ 08103-1438
 513765136 DJO, LLC, PO Box 515471, Los Angeles, CA 90051-6771
 515345816 +ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 515345817 +ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 513765137 EMA Recovery Services, Inc., PO Box 3129, Secaucus, NJ 07096-3129
 513765138 +Emerg Phy Assoc Of S.Jersey, PC, 2620 Ridgewood Rd Ste 300, Akron, OH 44313-3527
 513765139 FCC Finance, LLC, PO Box 795489, Dallas, TX 75379-5489
 513940108 +FCC Finance, LLC as servicer for FCC, Investment Trust I, PO Box 795489, Dallas, TX 75379-5489
 513765140 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 513765142 HRRG, PO Box 189053, Fort Lauderdale, FL 33318-9053
 513765143 HSBC Card Services, PO Box 81622, Salinas, CA 93912-1622
 513765141 Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
 513765144 Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
 513765145 LabCorp, PO Box 2240, Burlington, NC 27216-2240
 513765146 Lourdes Anes Assoc PA, PO Box 8505, Cherry Hill, NJ 08002-0505
 513765147 Lourdes Cardiology Services, P.C., 63 Kresson Rd Ste 101, Cherry Hill, NJ 08034-3200
 513765148 Lourdes Imaging Assoc, PA, PO Box 95000-2840, Philadelphia, PA 19195-2840
 513765149 Lourdes Medical Associates, 500 Grove St, Haddon Heights, NJ 08035-1761
 515424502 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 513765154 Our Lady Of Lourdes Medical Center, PO Box 822099, Philadelphia, PA 19182-2099
 513765155 Our Lady of Lourdes Medical Center/WFS, 100 Front St Ste 1, Delran, NJ 08075-1181
 513882886 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 513882887 +PHEAA, PO BOX 8147, HARRISBURG PA 17105, PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 513765156 Radiology Assoc Of New Jersey, PC, PO Box 229, Mount Laurel, NJ 08054-0229
 513765157 South Jersey Healthcare, 333 Irving Ave, Bridgeton, NJ 08302-2123
 513765158 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 513765159 Target National Bank, C/O Target Credit Services, PO Box 1581, Minneapolis, MN 55440-1581
 514079057 +U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR TH, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07042-2315
 513765160 +Widener University, 1 University Pl, Chester, PA 19013-5792
 513887805 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
 513887806 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262,
 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 07 2018 22:59:59 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 07 2018 22:59:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 513765127 E-mail/Text: info@chcollects.com Sep 07 2018 23:00:47 C&H Collection Services Inc., PO Box 1399, Merchantville, NJ 08109-0399
 513765128 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 07 2018 22:57:57 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 513765134 E-mail/Text: legal-dept@cooperhealth.edu Sep 07 2018 22:59:58 Cooper University Physicians, PO Box 95000-4345, Philadelphia, PA 19195-0001
 513765135 E-mail/Text: heatherg@masnj.net Sep 07 2018 23:00:06 Cumberland Medical Associates, 1206 W Sherman Ave, Vineland, NJ 08360-6911

District/off: 0312-1

User: admin
Form ID: cscnods

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Total Noticed: 63

Date Rcvd: Sep 07, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

513765150	E-mail/Text: mmrgbk@miramedrg.com Sep 07 2018 23:00:00	MiraMed Revenue Group, LLC, PO Box 536, Linden, MI 48451-0536
513765153	E-mail/Text: egssupportservices@alorica.com Sep 07 2018 23:00:09	NCO Financial Systems, Inc., 507 Prudential Rd, Horsham, PA 19044-2308
513765152	E-mail/Text: Bankruptcies@nragroup.com Sep 07 2018 23:00:50	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
514870664	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 07 2018 22:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514870665	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 07 2018 23:20:11	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514080435	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 07 2018 23:20:03	Portfolio Recovery Associates, LLC, c/o Chase Bank USA, N.a., POB 41067, Norfolk VA 23541
513824793	+E-mail/Text: bncmail@w-legal.com Sep 07 2018 23:00:07	TD BANK USA, N.A., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513765151*	Apex Asset Management, LLC, 1891 Santa Barbara Dr Ste 204, Lancaster, PA 17601-4106	TOTALS: 0, * 1, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. Bank National Association, as Trustee for the Speciality Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates Series 2007-BC2 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC as servicing agent for U.S. Bank, National Association, as Trustee for the Holders of the Specialty Underwriting and Residential Finance Trust, Mortgage Loan Asset-Backed Certi cmecf@sternlav.com
Rex J. Roldan on behalf of Debtor Edwin Fontanez roldanlaw@comcast.net, r43760@notify.bestcase.com
Rex J. Roldan on behalf of Joint Debtor Juanita Reyes-Fontanez roldanlaw@comcast.net, r43760@notify.bestcase.com

TOTAL: 6